

## For Residents in Morioka

# Japan's National Health Insurance System

### ◆ Health insurance systems in Japan

All Japanese citizens and foreign nationals residing in Japan are obliged to have health insurance in case of disease or injury. Insurance brings people low-cost medical treatment, and even in case of costly hospitalization, one's monthly copayment is limited.

### ◆ National Health Insurance (NHI)

National Health Insurance is health insurance for those who are not members of any other insurance plans. Apply to your residential city/town to join. NHI is managed by each municipality.

### ◆ NHI system

NHI is supported by monthly NHI taxes from NHI members, as well as aid provided by the Japanese government and prefectural offices, to cover the medical expenses of members. People who are insured by NHI have to pay their premium monthly in order for the NHI system to run.

### ◆ How to apply

Foreign citizens who live in Japan are required to have health insurance. When you register at Shimin Toroku Ka of the City Hall or any branches, you join NHI as a family unit (if there are uninsured family members who reside at same address or share one income). For each family member, Shikaku Joho No Oshirase (a notice of eligibility information) will be issued if they have Myna insurance card (My Number Card linked with your NHI qualification) and Shikaku Kakunin Sho (an eligibility verification certificate) will be issued if they do not have Myna insurance card. Declaration of your previous year's income by mail may be required to decide the amount of NHI tax later.

### ◆ How to utilize your Myna insurance card

Submitting your Myna insurance card or Shikaku Kakunin sho to the reception at any medical institution enables you to receive medical treatment with a copayment at a ratio of the total costs listed below:

*Copayment ratio:*

<i>Preschool infants</i>	<i>20 %</i>
<i>School-age children through adults up to 69 years old</i>	<i>30 %</i>
<i>Adults aged from 70 to 74</i>	<i>20 % (high income members – 30 %)</i>

Even in case of high medical expenses, patients only owe the maximum monthly amount of the copayment.

**Kenko Hoken Ka Morioka City Hall (Health and Insurance division)**

## NHI tax

The NHI tax is divided between Major Medical Treatment Benefits and Latter-Stage Elderly Health Care Insurance Payments, as well as Long-Term Care Insurance Payments, collected from members over 40 years old.

### **Major Medical Treatment Benefits –**

Used for general medical treatment resources of NHI members.

### **Latter-Stage Elderly Support –**

Used for medical service resources for elderly over 75 years old (Kouki Koureisha). All insurance subscribers in Japan support Latter-Stage Elderly medical service.

### **Long-Term Care Insurance Payment –**

Used for long-term nursing care resources (all citizens over 40 years-old are enrolled in Long-Term Care Insurance (Kaigo Hoken) until 64 years old). This premium should be paid along with the NHI tax.

The annual NHI tax amount for Morioka in Reiwa 6 fiscal year (2024 Apr. to 2025 Mar.) is the total amount shown below. The head of the household is responsible for paying the NHI tax :

	Description	Medical Treatment Benefits	Latter-Stage Elderly Support	Long-Term Care Insurance Payment (40ys old and older)
Income Variable (Shotoku Wari)	Rate based upon the previous year's income	8.4 %	2.6%	2.5%
Fixed Amount (Kintou Wari)	Payable amount per person	22,000yen	6,200yen	6,400yen
Fixed Amount (Byoudou Wari)	Payable amount per family unit	23,900yen	7,100yen	6,700yen

Tax rate (amount due) is the grand total of the above three categories, after rounding down to the nearest 100 yen. The total tax amount due for all subscribers in the family is charged to the householder, who is considered to be the taxpayer. (For preschoolers, the rate will be reduced by 50%.)

Example:

In the case of a two-person household, both under 40 years old, with the total income of either one during the previous year being 2.5 million yen (taxed employment income 1.57million yen) and the other with no income:

#### **<Medical Treatment Benefits>**

Income Variable	(1,670,000 – exemption amount 430,000) x 8.4%	=	104,160
Kintou Wari	22,000 x 2 people	=	44,000
Byoudou Wari	23,900 x 1 family unit	=	23,900
Total			172,060
After rounding down			<b>(A) 172,000</b>

#### **<Latter-Stage Elderly Support>**

Income Variable	(1,570,000 – exemption amount 330,000) x 2.6%	=	32,240
Kintou Wari	6,200 x 2 people	=	12,400
Byoudou Wari	7,100 x 1 family unit	=	7,100
Total			51,740
After rounding down			<b>(B) 51,700</b>

**Grand total amount of annual NHI tax** (A) + (B) = **223,700 (Yen)**

### **Reduction of NHI tax**

In case you do not have any income in Japan during the previous year, the “Fixed Amount” (Kintou Wari and Byoudou Wari) shall be reduced by 70%. In the case of low income in the previous year, you may also be subject to abatements. Regardless of the amount, you should declare your income to the city/town hall to avoid loss of abatements.

### **NHI Tax payment**

A month following the NHI application, payment slip showing the amount due and term of payment will be sent to the residential address. Please pay the amount indicated on the slip by the term of payment. Payment shall be made by cash, credit cards and approved apps. Please look at the back on the slip for the places for the payment. The yearly total NHI tax payment, counted from April to the following March, shall be divided into 8 installments to be paid monthly from July through the following February. For new members who joined NHI after July, the remaining payment terms shall be applied accordingly. Money transfer is also acceptable.

### **In case of default of payment**

One shall receive a reminder letter, call, home visit, formal demand letter, and be subject to property seizure in the event of default on NHI tax payment. Reminder expenses and overdue taxes shall be added to the amount due. In case you have any difficulties in payment, early consultation with the Kenko Hoken Ka (Health Insurance Division), City Hall is recommended.

### **When leaving Japan**

Qualification for NHI while abroad is dependent upon whether or not you have a re-entry permit. Those re-entering Japan within a year without re-entry permit be treated as having had a re-entry permit.

#### **<With re-entry permit>**

You are covered by NHI and subject to NHI tax payment while abroad. A portion of medical expenses accrued while abroad will be covered by NHI.

#### **<Without re-entry permit> Make sure to consult Kenko Hoken Ka (health/Insurance div.)**

NHI terminates on the day you leave Japan. NHI tax payment is calculated monthly so make sure to have your payment clarified BEFORE leaving the country. (If you have paid in advance, you may get asked to have a certain bank account available for reimbursement.)

### **When moving to another city/town or changing employment**

You should report to City Hall when you move to another city/town, or change employment and join your company's designated insurance.

## Other benefits

NHI aids partial maternity expenses, complete medical examinations, and health check-ups, along with regular medical expenses.

## Major procedures

Report to/inquire with the Kenko Hoken Ka, Morioka City Hall for the cases below:

Case	Solution	What to bring
Loss of Shikaku Kakunin Sho or Shikaku Joho No Oshirase	Reissue Shikaku Kakunin Sho or Shikaku Joho No Oshirase	ID (Passport, My Number Card, Residence Card, etc.)
Joining another insurance policy due to change of employment.	Leave NHI. NHI tax rate for remaining family members shall be changed.	Shikaku Kakunin Sho/Shikaku Joho No Oshirase, Shikaku Shutoku Shoumei (Insurance qualification certificate) or new insurance card, an ID
Hospitalization or high medical expense as an outpatient	If you bring your Myna insurance card or the “Gendogaku Tekiyo Ninteisho” (Payment Limit Application Approval Certificate) at the hospital counter, you will only be asked for a certain amount of the total medical expense. If you are required “Gendogaku Tekiyo Ninteisho”, you need to (If you have Myna insurance card, the “Gendogaku Tekiyo Ninteisho” is not needed.)	Myna insurance card/Shikaku Kakunin Sho
Received medical services without NHI card	Medical expenses (Apply to receive provision later for the expenses paid beyond the benefit.)	Myna insurance card/Shikaku Kakunin Sho, bank account number, personal seal (※1), detailed statement of medical treatment (receipt)
Received medical services while abroad		Myna insurance card/Shikaku Kakunin Sho, bank account number, personal seal (※1), detailed statement of medical treatment (receipt) (※2)(※3), Passport.
Gave birth	1) New born baby joins NHI	Myna insurance card/Shikaku Kakunin Sho, Boshi Techo (Mother and child handbook)
	2) Apply for Shussan Ikuji Ichijikin (Maternal support fee) and you can receive 500,000yen if the medical institution is a member of Sanka Iryou Hoshou Seido (Maternal Medical Service Security System) or 488,000yen for non-members.	Myna insurance card/Shikaku Kakunin Sho, Bank account number, personal seal (※1) statement of medical treatment issued by the medical institution (and birth certificate if you gave birth abroad).(※2)
	NHI tax is reduced during the period of before and after childbirth. (Tax is reduced by 4 months in the case of a single pregnancy and by 6 months in the case of multiple pregnancies.) (Including stillbirths, miscarriages, premature births and abortions).	ID, Boshi Techo (Mother and child handbook)

※ 1 Required only when transferring money to an account other than the applicant (head of household). Signatures can only be accepted if applicants are foreigners.

※ 2 All documents issued abroad should be submitted along with a Japanese translation/version.

※ 3 Please ask for a designated form before traveling.

If you lose your Myna insurance card, please report to/inquire with the Shimin Toroku Ka, Morioka City Hall.

**Inquiries (TEL: 019-626-7527 Morioka Civic Affairs dep. Health Insurance div.)**